

The Impact of Social Influence and Trust on Customer-to-Customer Online Shoppers' Purchase Intention: An Empirical Study in Indonesia

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Abstract— Customer-to-customer (C2C) electronic commerce is a growing area of e-commerce. It is facilitated in large part by websites offering free classified advertisement, auctions, forums and individual pages for small-medium sized and start-up entrepreneurs. What factors are affecting C2C online shoppers' Purchase intention? To answer this question, a theoretical framework was formed and tested using multiple regression on 196 Indonesian customers collected via a Web survey. The results show that social influence and trust are key predictors of purchase intention in C2C e-commerce. These findings also indicate, based on gender, only social influence has a significant difference. While based on age, it reveals that only trust has no significant difference. This suggests that to facilitate C2C online shopping, marketplace or C2C stores need to enhance social influence and develop more trust as well as take into account shoppers' perception based on gender and age.

Keywords- C2C e-commerce; UTAUT; purchase intention; performance expectancy; effort expectancy; social influence; trust;

I. INTRODUCTION

Indonesia market is still very attractive and has a lot of potential as the fourth largest middle-class population in the World with 17.3 million households [36]. Not only that, it is expected that purchasing power of middle class in Indonesia will significantly increasing from USD 6,300 per household in 2014, to USD 11,300 in 2020. Besides the increase in purchasing power, it is forecasted that Indonesia will have additional 20 million households in the middle-class population.

Alongside with the increase of GDP and income level in Indonesia, people spending is also significantly increasing, affecting the growth of consumer to consumer e-commerce market in Indonesia. Besides that, about 58% of Indonesian people, aged 12-34 years old, are "digital native" [6]. Also, the population of Indonesian people who live in urban area is steadily increasing, projected in 2020 where 57% of population is live in urban area while the rest live in rural area [33]. The fact of more people in the urban area will cause more people doing online transaction and shopping. At present, there are more than 73 million Internet users in Indonesia, and almost half of them is smartphone users [28]. On social media, Indonesian is the 3rd largest users of Facebook, 5th in Twitter, and 3rd on Line Messenger. Furthermore, 27% of Indonesian e-commerce

transaction occurred on social media in 2014. In summary, even though e-commerce in Indonesia is still in early phase, with only approximately 20% of internet users do online shopping, it is projected to keep increasing by at least 5% per year.

The growth of Internet users drives the trend of e-commerce in Indonesia. The convenience of online shopping has attracted Internet users to adopt online shopping as an alternative obtaining their desired products and services. Internet users can conveniently shop from their place without worried about the availability of the products in the store, opening hours, or traffic jam. Customer-to-customer (C2C) e-commerce enables buyers and sellers to find each other effortlessly. Two advantages from this form are: (1) they benefit from competition for the product; and (2) it helps them find products that are otherwise difficult to locate.

Unlike business-to-business (B2B) or business-to-customer (B2C) Model, in C2C, customers interact directly with each other. However, a marketplace exists to conduct as an online platform on which C2C transactions take place. Its business model mostly is charging for listing space and ads on its site and some additional services such as shipping and processing services. Top three of Indonesian marketplaces are bhinneka.com, blibli.com, and Tokopedia.

Online shopping behavior defines as the process of purchasing products or services through the Internet. These online shopping adopters are performing their activities on a regular basis using their laptops, tabs or smartphones. Lack of studies focusing on C2C e-commerce makes the study of intention to use C2C e-commerce appealing to be examined. It is expected to explain factors significantly influence the purchase intention in C2C e-commerce. Furthermore, the result of this study is expected to give insights to marketplace providers as well as marketers –buyers and sellers, of C2C e-commerce. This study uses the UTAUT framework that the influence of performance expectancy, effort expectancy, social influence, and trust toward purchase intention will be examined.

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II. LITERATURE CONTEXT

A. Definition of C2C E-Commerce

Dan [9] summarizes that C2C e-commerce is a business model which two customers conduct a transaction with each other directly. An intermediary possibly be involved but the purpose of the intermediary is only to provide a platform and facility to connect each other and to help them conducting the transaction, in many cases with some fees. However, it is not the intermediary's responsibility related to the products.

Furthermore, some important features of C2C e-commerce include (i) the buyer can purchase products from multiple sellers, (ii) the same customer can act as both buyer and seller, (iii) the online marketplace will allow the buyer to search products by using different criteria, (iv) the back-end interface with features for administration to manage buyer and seller accounts, as well as other setting such as payment preference [12].

B. Intention Models

At least two types of issues can be identified when we differentiate online and "off-line" consumer behavior. First, consumer needs to interact with technology to purchase the goods and services they need. A website or an application replaces the physical store. This causes the roles of information systems (IS) and human-computer interaction (HCI) becoming important to understand online consumer behavior [21].

Second, compare to a physical store, a greater degree of trust is demanded in the online shopping environment. Trust is a key issue for those who take part in electronic commerce [13]. Also, concluded trust mitigates the feelings of uncertainty that arise when the store is unknown, the store owners are unknown, the quality of a product is unknown, and the settlement performance is unknown [26]. Since consumers only interact with "virtual" stores, these situations are expected to arise. Based on these two differences, research in online consumer behavior can take advantage of frameworks and models that have been developed to analyze adoption of technology and trust issues.

Intentions to purchase online is the key dependent variable of the model, derived from the TRA, that posits that behavioral intentions are the main predictors of actual behavior [2]. It is assumed that intentions capture the motivational factors that influence behavior and the stronger the intention to engage in behavior, the more likely should be its performance [1]. Behavioral intentions have been well-established as a strong predictor of actual usage of information technologies [10] [30] and of online shopping [15] [17] [23].

Technology Acceptance Model (TAM) has been widely adopted to explain user behavior across a broad range of end user computing technologies including Internet technology [16]. According to Theory of Reasoned Action (TRA) [1] which postulated that attitude toward a particular object depended on the direct effects of beliefs about the object, and that attitude also had a direct positive impact on behavioral intention toward the object. The Unified Theory of Acceptance and Use of Technology (UTAUT) was developed based on TAM [30] that identifies three variables: performance expectancy, effort expectancy and social influence that affects people intention to

use or adopt a particular technology. The model also adds moderating factors such as age and gender.

As explained previously, a greater degree of Trust is required in an electronic commerce environment [13]. Also, Trust holds a significant role in creating satisfied and expected outcomes in the online transaction [34]. Hence, trust is designated as the fourth independent variables.

C. Factors that influence C2COnline Shoppers' Purchase Intention

Based on the discussion above, in this study, factors that influence online shoppers in their intention to purchase in C2C e-commerce are: (i) performance expectancy, (ii) effort expectancy, (iii) social influence and (iv) trust.

Performance expectancy is defined as "the extent to which people believe that exploiting a certain information system will help to increase their performance" [30]. The construct of performance expectancy consists of five performance-related constructs: perceived usefulness, extrinsic motivation, job-fit, relative advantage and outcome expectations. With the setting of C2C online shopping, the construct of performance expectancy is conceptualized as the extent to which buyers believe that using C2C e-commerce will improve their ability to find desired products or services in a timely manner. The construct encapsulates the notion that C2C e-commerce is capable of appropriately providing the intended products or services. Therefore, it can be presumed that by using C2C e-commerce, the increment of convenience in online purchasing may inform performance expectations for online purchasing and that the anticipation of such benefits will influence the purchase intention in C2C online stores. Thus, we propose the following hypothesis:

H₁: There is a positive relationship between performance expectancy and C2C online shoppers' purchase intention.

Effort expectancy is defined as "the extent to which individuals believe that learning to use a certain information system will not require significant effort" [30]. From previous studies [29][31], it was broadly found that effort expectancy for using an information systems is a significant antecedent of behavior intention to use an information systems. In the context of C2C e-commerce, the construct of effort expectancy is conceptualized as the extent to which customers believe that learning to use C2C e-commerce will not require significant effort. Effort expectancy of using C2C e-commerce is the shoppers' evaluation of how much effort is required to learn how to use and engage with a C2C e-commerce. Therefore, purchase intention in C2C e-commerce is expected to increase if shoppers believe that C2C e-commerce is easy to learn and use.

H₂: There is a positive relationship between effort expectancy and C2C shoppers' purchase intention.

Social influence as the extent to which individuals perceive that their peers expect them to use an information system [30]. This construct suggests that people's IS acceptance behavior is influenced by whether they believe their peers expect them to follow or reject certain behaviors. Prior researchers have found that social influence is a significant predictor of behavioral intention to use a certain information system [31]. It is expected

that people's behavioral intention to use an information system is influenced by their peers' opinion of that service [29]. In the context of C2C e-commerce, the construct of social influence is conceptualized as the extent to which shoppers perceive that their peers expect them to purchase in C2C online stores. This social influence may have a compelling factor in C2C online shoppers' purchase intention of Indonesian, since Indonesia is categorized as collectivist country, scoring a very low score in individualism on Hofstede dimension [11]. Also, Indonesian people are very keen to follow the trends in society, especially from family and friends [4]. The trend in society also has a significant impact on people's purchase intention [25]. In this context, people could perceive that online shopping is a new trend for shopping. Hence they will try and adopt online shopping as their status symbol. Thus, we propose the following hypothesis:

H₃: There is a positive relationship between social influence and C2C online shoppers' purchase intention.

Trust in online shopping is described as "an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited" [8]. Also, people are more confident to purchase online if they perceive a higher trust in online shopping [7]. Therefore, trust plays an important role in online shopping, because consumers will be reluctant to purchase if they feel uncertainty [18]. In a more extreme view, the future of online shopping depends on trust [31]. Hence, it is relevant to add trust since few studies on online shopping has also produced mixed results. For example, from the research of the impact of trust in online travel shopping [3], while other claimed that consumers' trust in online shopping had a positive effect on intentions to purchase online [32], and did not find a direct effect on the adoption of online shopping [12].

The most important dimension of online trust involves security, reliability, and privacy as the benchmark to measure if an online shop is trustworthy or not. As a result, people assumed that big e-commerce companies are more reliable and trustworthy compared to small online stores, affecting people to have higher purchase intention on "established" online stores [14].

H₄: There is a positive relationship between perceived trust and purchase intention on C2C online stores.

In this research, gender and age will also be examined as moderating factors for performance expectancy, effort expectancy, social influence, and trust [30] [14]. The following hypotheses are generated to examine whether there is a difference in younger shoppers (age 18–35) and older shoppers (age 36–45) as well as between male and female respondents regarding their perception of performance expectancy, effort expectancy, social influence, trust, and purchase intention on consumer-to-consumer online shop.

H_{1a}: There is a significant difference between male and female C2C online shoppers' perception towards performance expectancy

H_{1b}: There is a significant difference between younger and older C2C online shoppers' perception towards performance expectancy

H_{2a}: There is a significant difference between male and female C2C online shoppers' perception towards effort expectancy

H_{2b}: There is a significant difference between younger and older C2C online shoppers' perception towards effort expectancy

H_{3a}: There is a significant difference between male and female C2C online shoppers' perception towards social influence

H_{3b}: There is a significant difference between younger and older C2C online shoppers' perception towards social influence

H_{4a}: There is a significant difference between male and female C2C online shoppers' perception towards trust

H_{4b}: There is a significant difference between younger and older C2C online shoppers' perception towards trust

Based on the hypotheses above, a research model is proposed (Figure 1) and evaluated empirically in C2C online shopping setting.

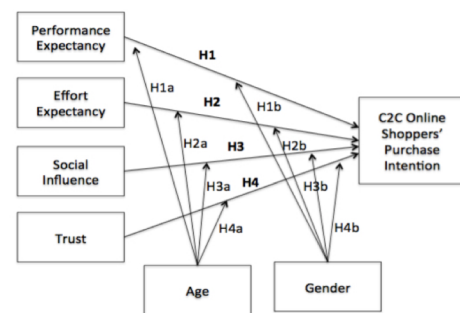


Figure 1. Research Model

III. METHODOLOGY

The questionnaire was developed based on a set of measurement items from the original UTAUT model [30]. It consists of 15 items that were rated on a 6-point Likert scale varying from strongly agree to strongly disagree. A pilot study performed on a selection of 20 university students who had previous experience in online C2C purchasing, while subjects who had not formerly purchased anything online were removed. Built on the findings of this pilot study, only small alterations were made to the phrasing of some items to enhance additional simplicity and easiness.

Population of the study is Indonesian C2C online shoppers within the two age groups: 18-35 years old and 35-45 years old. The questionnaire was distributed online to 250 respondents. A total of 211 responses were received. After eliminating the incomplete and inappropriate responses, a total of 196 usable responses were included in the sample for construct validation and hypothesis testing.

Statistics Package for Social Science (SPSS) system was used to analyze the data using reliability analysis, validity

analysis, and regression analysis. The result showed every set of questions that reflects independent variables is considered reliable since it surpass the minimum value of Cronbach's Alpha 0.6. With the lowest score of 0.8, the questionnaire is considered relatively consistent and very reliable. All questionnaire items for all constructs can be considered valid as the KMO score is higher than the minimum requirements of 0.5. It also surpassed the Bartlett's Test with the value of below 0.05. Moreover, all individual items in Component Matrix value more than 0.05. Hence, all questionnaire items were reliable and valid.

IV. FINDINGS

To examine the relationship between independent variables with dependent variables, multiple regression analysis is used. Before conducting the analysis, tests concerning validity and reliability were carried out to ensure the data used in this study met requirements of multiple regression analysis. Table 1, 2 and 3 present the multiple regression results.

TABLE I. MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson
1	0.724	0.524	0.514	0.80316	1.747

From the Table 1, it shows that the adjusted R square value for the regression model is 0.524, which means that in this model 52.4% of variances on purchase intention are explained by the independent variable collectively. The Durbin Watson Statistic is used to verify the assumption of regression analysis which states that the error terms should be uncorrelated. The Durbin Watson statistic for this model is 1.747. The desired value is in the range of 1.5 to 2.5.

TABLE II. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	135.666	4	33.916	52.578	0.000
Residual	123.207	191	0.645		
Total	258.872	195			

Table 2 for the regression analysis indicates whether the model is significant and valid or not. The ANOVA is significant if the significance value is less than the level of significance value of 5%. Since the significance value (0.000) is lower than 0.05, it is concluded that the independent variables involved in this model collectively have a significant correlation with the dependent variable, which is C2C online shoppers' purchase intention.

TABLE III. MODEL SUMMARY

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.413	0.321		1.287	0.200
Performance Expectancy	0.094	0.070	0.103	1.346	0.180

Effort Expectancy	0.113	0.073	0.111	1.565	0.119
Social Influence	0.467	0.061	0.473	7.605	0.000
Trust	0.237	0.061	0.216	3.884	0.000

Dependent Variable: C2C Online Shoppers' Purchase Intention

From Table 3 Coefficients, only two of variables have a significance value below 0.05, which are social influence and trust, while the others have a significance value greater than 0.05. These reflect that among four variables proposed as determinant factors of C2C online shoppers' purchase intention in this study, only two variables: social influence and trust, positively and significantly influence Indonesian C2C online shopping customers in their intention to purchase. Therefore, H₃ and H₄ are fully supported.

V. DISCUSSION

Based on empirical survey, the analysis results indicate that out of three constructs derived from UTAUT (i.e. performance expectancy, effort expectancy, and social influence), only social influence were significant determinants of purchase intention to use C2C e-commerce. However, it is worth noting that compared to UTAUT, the trust construct has significant effects on C2C online shoppers' purchase intention. This study has shown the applicability of the UTAUT framework in a C2C online shopping context by incorporating trust into the UTAUT model.

Performance expectancy and effort expectancy were not shown to be predictors in determining purchase intention in C2C online shopping. There are two possible reasons why these two constructs did not appear significant that was hypothesized in the original UTAUT model. First, Internet technology has advanced rapidly, leading to the usage in every aspect of daily life. As a result, it reduces the effect of both performance expectancy and effort expectancy. The second possible reason is that our sample is the respondents are mainly young shoppers (66%). As part of digital native, they are experienced Internet users that conducting C2C online shopping is effortless for them.

Social influence was found to have a significantly positive influence on C2C online shoppers' purchase intention. C2C online stores should be aware of the importance of social influence in acquiring new shoppers. The satisfactory shoppers will persuade those within their peer group to use it. Also, Indonesia is a collectivist country which people value others opinions and recommendations more than in the individualist country [11].

Trust does have an impact on people's purchase intention on C2C online stores. Similar study shows a close result that perceived trust by the consumers holds a significant role for e-commerce since there is a lack of face to face interaction between seller and buyer that may affect people intention to do online purchasing [20]. Therefore, to succeed, e-commerce businesses should inform a well-defined warranty for the transaction to the customers.

Comparison based on the gender, only social influence is perceived significantly different by male and female respondents. Male respondents have a substantially higher means

regarding social influence. On the other hand, based on the age, performance expectancy, effort expectancy, and social influence are perceived significantly different by young and old respondents. Old respondents have a notably higher means in all three variables mentioned.

Even though both of performance expectancy and effort expectancy have not a significant impact towards the purchase intention, these variables affect young and older respondents differently. Older generation considers online shopping is more efficient compared to the conventional way. However, as the older generation is not considered as digital native, the older generation tends to prefer a platform that is easy to navigate and simple.

For the social influence, people could have a higher purchase intention if they know their relatives or friends are doing an online shopping, or if their relatives or friends recommend of doing it, and it refers to social pressure. Male and older respondents value other people opinions higher than female or young respondents. For businesses to successfully targeting male or older customers, they should give a good impression towards their platform. If the platform gives a good experience to the visitors, those visitors will spread the word about the platform, and it will engage on the male or older respondents.

VI. CONCLUSION AND RECOMMENDATION

From a theoretical perspective, this study has examined UTAUT framework and extended the model with trust construct. This trust construct has shown to be a significant factor on C2C online shoppers' purchase intention. This study provides future research with an appropriate theoretical template to get more information about the purchase intention of C2C e-commerce. For example, as social influence is a strong influence in purchase intention of C2C online shoppers, it will be interesting to examine trust as a mediating factor of social influence toward purchase intention of C2C online shoppers.

From a practical perspective, since social influence was found to have a significantly positive impact on the purchase intention of C2C online shoppers, marketplace or C2C online stores should focus on promoting their marketplace to potential shoppers. These potential shoppers may be influenced by family, friends, colleague, and even as a pressure of a life style. Providing rating systems and product review will be strongly recommended to enhance the social influence.

This study intends to have a better insight on the purchase intention of C2C online stores in the Indonesian market. Nevertheless, this study also contains some limitations. First, the sample only cover small parts of Indonesia. It is expected to have more respondents from other cities in Indonesia. Moreover, it could also to compare the result among cities and regions in Indonesia.

The four independent variables used in this study have not been able to fully explain the factors that affecting the purchase intention on C2C online shopping. Based on the research and other studies related to online purchase intention, we propose two possible independent variables that could be observed for the future research, which are price and product variety. First, price is selected as 85% of consumers look for price information

when they shop online [24]. It is visible that price is an important cue for consumers choosing online shopping. However, other previous study found that price is the motivation that has the greatest impact on the possible of online purchase, which showed it influence negatively or positively the likelihood of purchase behavior when the price is relatively high or low compared with market price [5].

Secondly, product variety is recommended as a broad variety of category-level websites are likely getting more visit from hedonic browsers [19]. While product-level pages attract goal-directed buyers as it provides more targeted and relevant information. Browsing on the Internet will improve shopping efficiency due to the ease of access to comparable items and thus enabling better product choice when encountering a variety of products [22]. Finally, further research is recommended to give more insight focusing on specific type of C2C, for example auction sites.

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